

CU*BASE 25.05 Release Training



Training Sessions: May 6, 2025, and May 13, 2025

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Deployment – May 18th, 2025

Featured Enhancement



- * Lending Forms Now Supported by CU*Forms with Access from CBX

Enhancements to the Lending Process - CU*Forms

- * CU*Forms

- * Enhance your Lending processes with CU*Forms!
- * Replaces the need for print sessions
- * Utilizes the CU*Forms FormFLOW
- * If interested in getting started, please contact our Imaging Solutions Team at imagingsolutions@cuanswers.com.



Enhancements to the Lending Process - CU*Forms

- * Tool # 2 – Work/View Loan Application Status
 - * Underwriter and Loan officer Worksheets via FormFLOW

File Edit Tools Help

Loan Request Maintenance

Account base 138535 TIMMY LOANMEMBER
Household # 175701

Last Loan Request
Application #
Application date

Work with loan request #

Outstanding Loan Requests

Account #	Loan Req #	Amount Requested	Category	Purpose	Application on File
138535	588927	45,000.00	USED VEHICLES	USED AUTO	YES
138535	588928	45,000.00	MOBILE HOME	MOBILE HOME	YES

■ Work with Loan Request ■ Delete Loan Request ■ Print Loan Officer Worksheet
■ Print Underwriter Packet ■ View Household

Household Maintenance
New Loan Request
Delete All Loan Reqs

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Enhancements to the Lending Process - CU*Forms

- * Tool # 2 – Work/View Loan Application Status
 - * New – Go to CU*Forms button

File Edit Tools Help

Loan Application #588927: Print Loan Application Forms

Printer ID Drawer Copies [Go to CU*Forms](#)

Standard Forms

Application type Loan officer worksheet

☒ Include applicant's comments
☒ Include co-applicant's comments

Custom Forms - Form(s) to Print

Print	Type/Description	Print	Type/Description	Print	Type/Description
<input type="checkbox"/>	LAPP Custom Loan Application				
<input type="checkbox"/>	SPIN SMP PL VISA/GD MC CC App (AP)				
<input type="checkbox"/>	XACO Smp PL Visa/GD TILD ACCT				
<input type="checkbox"/>	XADD Addendum to Credit Plan (AP)				
<input type="checkbox"/>	XSMP SMP PL VISA/GD MC CC Agrmnt				

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Loan Request & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc/Comments	Summary	Print

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Enhancements to the Lending Process - CU*Forms

- * Tool # 2 – Work/View Loan Application Status
 - * CU*Forms now available in the creation and denial workflow

The screenshot displays the 'Loan Request Recap' interface for Application # 588927. The interface is divided into several sections:

- Account base:** 138535 TIMMY LOANMEMBER
- Loan category:** USED VEHICLES
- Loan product:** USED VEHICLE 72 MONTHS INDIRECT

Payment Summary		Application Status	Underwriting Codes
Amount requested	45,000.00	Clear App Data	Code <input type="text"/>
Total amount financed	45,000.00	App created YES	ID <input type="text"/>
+ Total finance charges	15,665.86	App date Mar 18, 2025	PW <input type="text"/> (Control Off)
+ Total debt protection	0.00		
+ Total JDP fees	7,413.74		
Total amount in payments	68,079.60		
Misc coverages in loan	0.00		
Other misc coverages	0.00		

[Date & Rate Details](#)

Dealer/Indirect Loan

Dealer/Indirect ID

[Complete Loan App](#) [Create Loan Account](#) [OTB Approval/Denial](#) [Deny Loan](#) [Send to Third Party](#)

[Edit Loan](#) [UW Comments](#) [Checklist](#) [Save/Done](#) [Override](#) [View/Print Amort](#)

Navigation icons: back, forward, up, down, print, link, info, help, search.

Enhancements to the Lending Process - CU*Forms

- * Tool # 2 – Work/View Loan Application Status
 - * Go to CU*Forms now a default

Loan Creation

Loan account # 138535 TIMMY LOANMEMBER
Loan category USED VEHICLES
Application # 588927
Co-borrower
Open date
Account open reason code

Printer P1
Drawer M

Note Information

Assign account type Low High
☐ Include in open-end loan contract

Approval ID
Collector ID XX
Interviewer ID
CLR Path report #
File verification date 00000000 [MMDDYYYY]
Credit report # (Primary borrower)
CU risk level X

Additional Information

☐ Collateral ☒ Link to dealer ☐ Additional signers ☐ Variable rate loan ☐ Account nickname
☐ Automatic transfer ☐ Participation loan ☐ Payment matrix ☐ Credit card maintenance ☐ Custom fields
☐ Payroll deduction ☐ Disburse funds ☐ Pledged shares ☐ ACH maintenance ☒ Go to CU*Forms

Unlock Fields View Credit Report

Navigation icons: back, forward, up, down, print, link, info, help, search

Enhancements to the Lending Process - CU*Forms

- * Tool # 52 – Print Loan Forms
 - * New – Go to CU*Forms button

The screenshot displays the CU*BASE - All My Tools web application. The interface includes a top navigation bar with the title 'CU*BASE - All My Tools' and various utility icons. Below the navigation bar, there is a search section with a text input field labeled 'Search for', a 'Tool #' dropdown, and a 'Shortcut' dropdown. A 'What would you like to do today?' prompt is also present. On the right side, there are two orange buttons: 'All My Tools' and 'Filters OFF'. The main content area features a list of tools, each with a 'Go!' button. A modal window is open, showing a search form with fields for 'Account #', 'Loan account suffix', and 'Loan request/app #'. A red box highlights the 'Go to CU*Forms' button in the top right corner of the modal. Below the search fields, there is a message: 'Enter Account suffix or ? for an Account type search.' At the bottom of the modal, there is a 'Print Blank Forms' button and a set of navigation icons. The background interface shows a list of tools including '14 Member Personal Banker', '15 Update Membership Information', and '20 Update Account Information'. The bottom of the screen displays a welcome message, a security status indicator, and the total number of tools (913).

CU*BASE - All My Tools

What would you like to do today? Tool # [] Shortcut []

Search for []

☐ Exact match ☐ Search long description

All My Tools [v]

Filters OFF [v]

Go! Go! Go! Go! Go! Go! Go! Go! Go! Go! Go! Go!

Account # []

Loan account suffix [] - Or - Loan request/app # []

Go to CU*Forms

Enter Account suffix or ? for an Account type search.

Print Blank Forms

14 Member Personal Banker PB

15 Update Membership Information UMBR

20 Update Account Information ACCT

Welcome, []

Auto-security is ON for employee ID []

Total # of tools: 913

CU*BASE gold edition

Member Service



- * Create an “Edit” Function in Member Connect
- * Reassign Individual Follow-Ups from the Work with Tracker Follow-ups Screen

Create an "Edit" Function in Member Connect that Doesn't Require a File Name

- * Tool # 1058 – Member Connect Message Maintenance
 - * New tool to easily edit and maintain Member Connect Messages
 - * Edit feature only

The screenshot shows a web application window titled "Member Connect Message Maintenance". It includes a menu bar (File, Edit, Tools, Help) and a "Jump To" section with input fields for Corp ID, Message type, and Message subject. A table lists various message types (AA to AS) with their corresponding Corp IDs (all 01) and sample message subjects and first lines of text. Below the table are buttons for Change, Copy, Delete, and View, along with up and down arrow icons. At the bottom, there are buttons for "Create" and "Copy from Master", and a navigation bar with icons for back, forward, up, down, print, link, info, help, and search.

Msg Type	Corp ID	Message Subject	First Line of Text
AA	01	We Are Celebrating Your Success	Congratulations! Your loan is paid
AB	01	Your Membership Matters	Very soon your certificate of depos
AC	01	We are sorry you have left us.	At [redacted] Credit Union we reco
AD	01	Welcome to Your Credit Union	Welcome to [redacted] Credit Union
AE	01	Having a Checking Is Easy	We are so glad you have chosen
AF	01	We Are Ready To Serve	We are so happy you chose [redacted]
AG	01	Convenience of Ownership	We know life is hectic and rarely f
AH	01	You made the perfect choice	Congratulations on opening a brand
AI	01	A Smarter Way to Pay	Thank you for selecting [redacted]
AJ	01	Thank You for Your Investment	We are pleased that you have chosen
AL	01	Wishing you the best birthday ever!	[redacted] Credit Union extends to
AM	01	The Only Card You Will Ever Need	Thank you for choosing [redacted]
AO	01	Your Loan is Reaching Payoff	Your loan with [redacted] credit u
AQ	01	You Are Almost There	You're closer than ever to paying o
AR	01	Exceeding Your Expectations	We hope you are enjoying the benefi
AS	01	Happy Anniversary	What a year it's been!

Change Copy Delete View ↑ ↓

Create
Copy from Master

← → ↑ ↓ Print Link Info Help Search

Enhancements to Member Follow-ups

- * Tool # 5 – Work with Member Follow-ups
 - * New “Tracker type” filter
 - * New “Reassign follow-up” option
 - * New window allows reassigning a single follow-up to another employee

[illegible]

Back Office/ Accounting



- * Block List for ITM Services
- * ITMs Allow More Loan Payment Options
- * Safe Deposit Box Updates
- * Enhancements to Max Earnings Sweep Config
- * View Mailing Status for Sage Direct Mortgage Statements
- * New ACH On-Demand EOD Report
- * GL History Search Enhancements

Block List for ITM Services

- * Tool # 892 – Update Fraud Alert/ Blocked Persons List
 - * Added ITM to block list

Maintain Fraud Block Lists MAINT

List Name	List Type	What to Block	Table Name
Bill Pay	Service Denial	Bill Pay Enrollment (Any Vendor)	BLOCKBP
Country	Trans Attribute	Transaction From/To Specific Country Code Name	BLOCKCTRY
ITM	Service Denial	Access to ITM Services	BLOCKITM
Lending	Service Denial	Loan Applications	BLOCKLNAPP
New Membership	Service Denial	Creation of New Membership Accounts	BLOCKMST
Online Mobile	Service Denial	Activation of Online/Mobile Banking	BLOCKOLB
Pay To Name	Trans Attribute	Transaction From/To Specific Pay To Name	BLOCKPAYTO
Plastic Orders	Service Denial	Plastic Orders (ATM, Debit, Credit, OTB)	BLOCKCRD
P2P	Service Denial	P2P Enrollment (Any Vendor)	BLOCKP2P
Wires-Incoming	Service Denial	Incoming Wire Transfers	BLOCKWIREI
Wires-Outgoing	Service Denial	Outgoing Wire Transfers	BLOCKWIREO

■ Edit ■ View ↑ ↓

Search Mbr/All Lists

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ITM Check Payment Controls

- * Tool # 158 – Supplemental Vault Location Config
 - * New options for over payments or partial payments
 - * Can allow / disallow for LOC/Credit cards

The screenshot shows a web application window titled "Supplemental Vault Device Configuration". The window has a menu bar with "File", "Edit", "Tools", and "Help". The main content area is divided into sections for configuration. The "Vault type" is set to "I ITM". The "Vault #" is "001". The "Machine location" is "TEST ITM". The "City" is "ANYWHERE" and the "State" is "MI". The "ZIP code" is "49567" and "123". The "Contact name" is "CONTACT PERSON". The "Phone #" is "5551234". The "G/L account" is "739.03" and the "Corp ID" is "01". The "Branch/Location #" is "01" and the "Check GL account" is "739.04". There are four checkboxes in a 2x2 grid, all of which are checked: "Allow over Payment via Check", "Applies to LOC/Credit Card Loans", "Allow partial payment via Check", and "Applies to LOC/Credit Card Loans". Below this grid, there are two more checkboxes: "Allow tellers to buy bulk cash from this vault" (unchecked) and "Allow tellers to sell bulk cash to this vault" (checked). The window has a status bar at the bottom with navigation icons: back, forward, up, down, print, link, info, help, and search.

File Edit Tools Help

Supplemental Vault Device Configuration Update

Vault type I ITM

Vault # 001

Machine location TEST ITM

City ANYWHERE State MI

ZIP code 49567 123

Contact name CONTACT PERSON

Phone # 5551234

G/L account 739.03 Corp ID 01

Branch/Location # 01 Check GL account 739.04

☒ Allow over Payment via Check ☒ Applies to LOC/Credit Card Loans

☒ Allow partial payment via Check ☒ Applies to LOC/Credit Card Loans

☐ Allow tellers to buy bulk cash from this vault

☒ Allow tellers to sell bulk cash to this vault

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Enhancements to the Safe Deposit Box Information

- * Tool # 912 – Update Safe Deposit Box Information
 - * New front-end dashboard
 - * New search abilities

File Edit Tools Help

Safe Deposit Box Maintenance

All Boxes

Branch **01**

Show only box type Show box(es) rented to account

Box #	Box Type	Status
1	1 3" X 10"	Rented
2	1 3" X 10"	Empty, available for rent
3	1 3" X 10"	Rented
5	1 3" X 10"	Rented
6	1 3" X 10"	Rented
7	1 3" X 10"	Rented
8	1 3" X 10"	Rented
9	1 3" X 10"	Empty, available for rent
10	1 3" X 10"	Rented
11	1 3" X 10"	Rented
12	1 3" X 10"	Rented
13	1 3" X 10"	Rented
14	1 3" X 10"	Rented
15	1 3" X 10"	Rented
16	1 3" X 10"	Rented
17	1 3" X 10"	Rented
18	1 3" X 10"	Rented
19	1 3" X 10"	Rented
20	1 3" X 10"	Rented

Edit Delete View

Global Search

Show Available

Enhancements to the Safe Deposit Box Information

- * Tool # 912 – Update Safe Deposit Box Information
 - * Improved workflow for assigning custom fees to rented boxes
 - * Fee amount is based on levels configured in Tool # 772 and is un-editable
 - * Override Fee Amount button added

The screenshot displays the 'Safe Deposit Box Maintenance' application window. The title bar includes 'File Edit Tools Help'. The main header is 'Safe Deposit Box Maintenance' with a sub-header 'All Boxes'. Below the header, there are filters for 'Branch' (01) and 'Show only box type' (unchecked). A table lists boxes with columns 'Box #', 'Box Type', and 'Status'. Box 1 is highlighted, showing '3" X 10"' and 'Rented'. To the left of the table is a vertical list of box numbers 1 through 20. The 'Edit' form for Box 1 is open, showing fields for 'Branch' (1), 'Box' (1), 'Box status' (Rented), 'Box type' (1 3" X 10"), 'Fee level' (0 Custom fee applied), 'Fee amount' (10.00), 'Fee date' (Nov 2025), 'Fee account 1' (110), and 'Fee account 2'. An 'Override Fee Amount' button is highlighted with a red box. Below the form is a 'Comments' section and a navigation bar with icons for back, forward, up, down, print, link, info, help, and search. A bottom bar contains a 'Global Search' field and another navigation bar.

Branch 01

Show only box type ☐ Show box(es) rented to account ☐

Box #	Box Type	Status
1	3" X 10"	Rented
2		
3		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		

Branch 1 Box 1

Box status ☐ Empty (available for rent) ☒ Rented ☐ Suspended (Cannot be rented)

Box type 1 3" X 10"

Fee level 0 Custom fee applied

Fee amount 10.00

Fee date Nov 2025 [MMYYYY]

Fee account 1 110

Fee account 2

Misc info

Edit

Override Fee Amount

Comments

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Global Search

Show Available

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i IMPORTANT: Be sure to change the Box status field to "R" before entering any rental account information. If this field is not changed properly, when Enter is used, all data except the Fee Code and Misc info will be erased.

Enhancements to Max Earnings Daily Sweep Configuration

- * Tool # 1096 – Max Earnings Daily Sweep Configuration
 - * New “Fixed amount” option from the operating account
 - * New “Same amount as the original transfer” option from the investment account
- * Tool # 1097 – View Max Earnings Daily Sweep Config
 - * Changes are also reflected in the view-only tool

A screenshot of a web application window titled "Configure Investment Sweep Relationship". The window has a menu bar with "File", "Edit", "Tools", and "Help". The main content area is divided into sections. The first section, "Operating account" and "Investment account", is currently empty. The second section, "Before dividends accrue transfer", has two radio button options: "All available funds" (selected) and "Fixed amount of" (with a value of 0.00). The third section, "After dividends accrue and EOD balances are calculated transfer", has four radio button options: "All available funds", "Fixed amount of" (with a value of 0.00), "No funds" (selected), and "Same amount as the original transfer" (highlighted with a red box). The "Start date for sweep transfers" is set to "Jan 28, 2025". The "Primary transaction description" is "MAX SWEEP TRANSFER". The "Secondary transaction description" is empty. The "Sweep Processing Fee" section has three radio button options: "None", "Monthly flat fee", and "Monthly fee based on investment account average monthly balance" (selected). The "Fee amount" is 0.00, and the "G/L account for fee" is 0.00. The "Apply fee if investment account average balance falls below" is 0.00. The "Fee transaction description" is "MAX SWEEP TRANSF FEE". At the bottom, there is an "Add/Update" button and a navigation bar with icons for back, forward, up, down, print, link, info, help, and search.

Mortgage Statement Type Added to Statement Audit Inquiry

- * Member Inquiry or Phone Operator
 - * New type G added for Mortgage Statement Audit File
 - * New Sortable Columns

Member Statement Audit

Account # 2

Processed Date	Drop Date	Type	Pages	Regular Inserts	Selective Inserts	Weight Code	Postage Low	Postage High	Additional Postage
Dec 24, 2024	Dec 24, 2024	G	02	0	1	01	0.312	0.410	0.250
Nov 24, 2024	Nov 24, 2024	G	01	2	2	02	0.315	0.425	0.350
Nov 04, 2024	Nov 05, 2024	M	03	1	1	01	0.545	0.636	0.237
Oct 24, 2024	Oct 24, 2024	G	02	0	1	01	0.312	0.410	0.000
Oct 04, 2024	Oct 05, 2024	M	03	0	1	01	0.545	0.636	0.237
Sep 24, 2024	Sep 24, 2024	G	02	0	1	01	0.312	0.410	0.000
Sep 03, 2024	Sep 04, 2024	M	03	1	1	01	0.545	0.636	0.237
Aug 04, 2024	Aug 05, 2024	M	03	1	1	01	0.545	0.636	0.237
Jul 05, 2024	Jul 06, 2024	M	03	0	2	02	0.507	0.586	0.237
Jun 03, 2024	Jun 04, 2024	M	03	1	1	01	0.507	0.586	0.237
May 04, 2024	May 06, 2024	M	03	1	1	01	0.507	0.586	0.237
Apr 04, 2024	Apr 05, 2024	M	03	0	1	01	0.507	0.586	0.237
Mar 04, 2024	Mar 05, 2024	M	03	1	1	01	0.507	0.586	0.237
Feb 03, 2024	Feb 05, 2024	M	03	1	1	01	0.507	0.586	0.237
Jan 06, 2024	Jan 08, 2024	M	04	1	2	02	0.498	0.576	0.237
Dec 04, 2023	Dec 05, 2023	M	03	1	1	01	0.498	0.576	0.237
Nov 04, 2023	Nov 06, 2023	M	03	1	1	01	0.498	0.576	0.237
Oct 05, 2023	Oct 06, 2023	M	03	0	1	01	0.498	0.576	0.237
Sep 03, 2023	Sep 05, 2023	M	03	1	1	01	0.498	0.576	0.237
Aug 04, 2023	Aug 07, 2023	M	03	1	1	01	0.498	0.576	0.237

Select

Navigation icons: back, forward, up, down, print, link, info, help, search

New ACH On Demand Posting Report at End of Day

- * End of Day Processing – Generates a new daily ACH On Demand Posting Report
 - * This report mirrors the output generates from Tool #1925 and lists all ACH transactions posted on demand for that day.

3/05/25 9:36:33	ACH ON DEMAND POSTING REPORT						LACHDMD	PAGE 1
RUN ON 3/05/25	AS OF 2/19/25						USER	
ACCOUNT NUMBER	AMOUNT	EFFECTIVE DATE	POST DATE	COMPANY ID	COMPANY NAME	DEPOSITOR ID	TRANSACTION CODE	
1750-0000	2,520.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	3,431.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	32	
1750-0000	9,822.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	32	
1750-0000	750.00	02/20/2025	02/17/2025	6004	DFAS-CLEVELAND	1750-0000	22	
1750-0000	610.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	11,461.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	5,046.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	1,200.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	990.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	137.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	32	
1750-0000	1,030.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	32	
1750-0000	6,749.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	3,994.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	
1750-0000	315.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	32	
1750-0000	126.00	02/20/2025	02/17/2025	6946	IRS TREAS 310	1750-0000	22	

Enhancements to GL History Search

- * Tool # 60 – GL Journal History Inquiry
 - * Enhancements to dollar amount search
 - * A “both” debits and credits option is added

The screenshot shows the 'General Ledger History Search' tool. At the top, it says 'POSTED'. Below this, there are fields for 'Corporate ID' (01), 'Branch #' (00 ALL LOCATIONS), and 'G/L account' (739.00 CHANGE FUND). To the right, it shows the 'Current account balance' (7,243,098.01) and 'Last post month/year' (Nov 2024). A 'Filter By' section includes a 'Search for amount' dropdown set to 'Both debit/credit', 'From' (10.00) and 'To' (500.00) amount fields, and a note '(For exact match, use FROM amount only)'. There are also fields for 'Start date' (Jan 01, 2023), 'ID', 'ID #', 'Seq #', and 'Source'. A 'Refresh Filters' button is below the filters. The 'Inquiry Results' section contains a table with columns: Date, Br, ID, ID #, Seq #, Description, Src#/Ck#, Debit, Credit, and Result Balance. The table lists transactions from 1/01/2023 to 1/03/2023, including 'R/C VOIDED MO #214829', 'S/B PROCESSING', and 'TELLER PROCESSING'. Below the table are buttons for 'View Batch', 'Comments', and 'Change Description'. A note at the bottom states: 'Highlighted rows indicate that the batch has comments.' The footer contains links for 'New Account', 'All Records', 'Double Spacing', 'Analysis', 'Purpose', and 'Procedures', along with navigation icons.

General Ledger History Search POSTED

Corporate ID 01 Branch # 00 ALL LOCATIONS G/L account 739.00 CHANGE FUND

Current account balance 7,243,098.01 Last post month/year Nov 2024

Filter By

Search for amount **Both debit/credit** From 10.00 To 500.00 (For exact match, use FROM amount only)

Start date Jan 01, 2023 [MMDDYYYY] ID ID # Seq # Source

Description Branch

Refresh Filters

A max. of 9,999 records will be searched, beginning with the Start date entered.

Inquiry Results

Date	Br	ID	ID #	Seq #	Description	Src#/Ck#	Debit	Credit	Result Balance
1/01/2023	22	XT	012623	2	R/C VOIDED MO #214829		67.00	0.00	6,477,911.69
1/03/2023	01	TR	000001	5978	S/B PROCESSING		435.00	0.00	6,973,346.69
1/03/2023	01	TR	000001	5979	TELLER PROCESSING		490.00	0.00	6,973,836.69
1/03/2023	01	TR	000001	5984	TELLER PROCESSING		404.47	0.00	6,968,119.02
1/03/2023	01	TR	000001	5990	TELLER PROCESSING		15.00	0.00	6,873,445.25
1/03/2023	01	TR	000001	5994	TELLER PROCESSING		200.00	0.00	6,797,131.10
1/03/2023	01	TR	000001	5996	TELLER PROCESSING		350.00	0.00	6,798,605.98
1/03/2023	01	TR	000001	6009	TELLER PROCESSING		0.00	200.00	6,891,815.70
1/03/2023	01	TR	000001	6011	TELLER PROCESSING		0.00	435.00	6,892,131.09
1/03/2023	01	TR	000001	6014	TELLER PROCESSING		187.00	0.00	6,997,995.22
1/03/2023	01	TR	000001	6015	M/E-N115466 KOLB		0.00	233.00	6,997,762.22
1/03/2023	01	TR	000001	6016	M/E-N55377 RULE		0.00	50.00	6,997,712.22
1/03/2023	01	TR	000001	6017	M/E-N		0.00	25.00	6,997,687.22
1/03/2023	01	TR	000001	6018	M/E-N		0.00	42.00	6,997,645.22
1/03/2023	01	TR	000001	6019	M/E-N		0.00	260.32	6,997,384.90

View Batch Comments Change Description

Highlighted rows indicate that the batch has comments.

New Account All Records Double Spacing Analysis Purpose Procedures

Navigation icons: back, forward, up, down, print, link, info, help, search

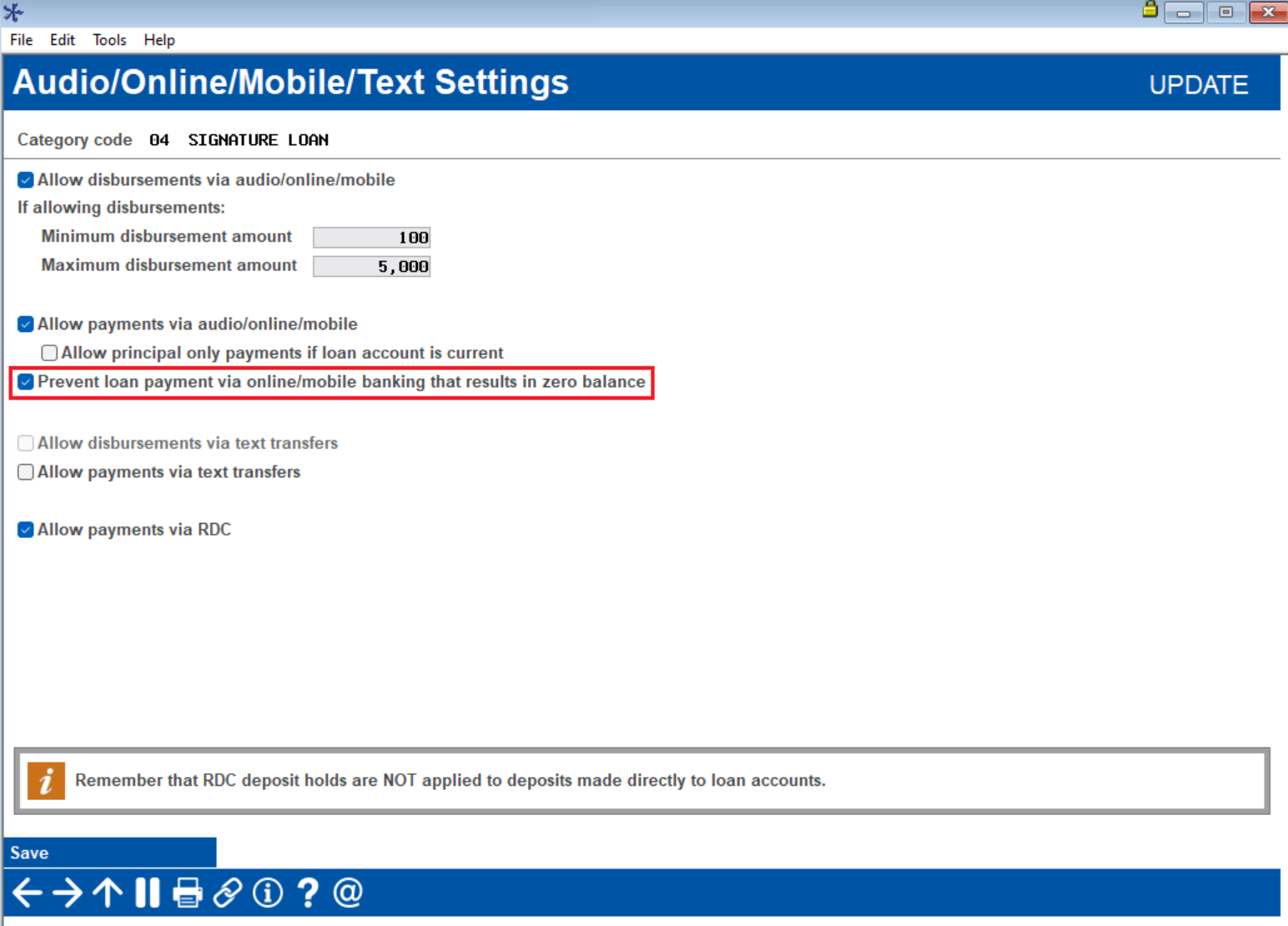
Lending



- * Add Option to Loan Category to Prevent Loan Payoff from OLB
- * PMI and Property Tax Information Now Auto Populates
- * Populate Loan Data to HMDA database tool more easily!

New Option to Prevent Loan Payoff via Online Banking

- * Tool # 458 – Loan Category Configuration
 - * Audio/PC Bank
 - * Will display for process types:
E – Closed End, C – Construction,
M – Mortgage



File Edit Tools Help

Audio/Online/Mobile/Text Settings UPDATE

Category code 04 SIGNATURE LOAN

☒ Allow disbursements via audio/online/mobile

If allowing disbursements:

Minimum disbursement amount

Maximum disbursement amount

☒ Allow payments via audio/online/mobile

☐ Allow principal only payments if loan account is current

☒ Prevent loan payment via online/mobile banking that results in zero balance

☐ Allow disbursements via text transfers

☐ Allow payments via text transfers

☒ Allow payments via RDC

i Remember that RDC deposit holds are NOT applied to deposits made directly to loan accounts.

Save

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New Option to Prevent Loan Payoff via Online Banking

* Online Banking – Quick Transfer

Quick Transfer



We are sorry, but there are special procedures we need to follow if you are paying this loan completely to zero. Please contact the credit union, and we will be happy to help you pay off your loan.

Transfer From

000 OWNERSHIP SHARE: \$37,260.89

Transfer To

625 USED AUTO LOAN (...42)

Amount

\$1,940.86

Memo – *Optional*

test no loan payoff setting with inter-member transfer



Show Memo on the "To" account also

Continue

Enhancements to Mini-Contract Introductory Rates

- * Tool #51 – Miscellaneous Loan Maintenance
 - * Enhanced look to the screen
 - * Enhancement to introductory rates process

Example:

Prime is currently 7.50%

Current rate on the loan with the introductory rate = 2.50%

Member qualifies for an overall rate of Prime + 1%

Rate change happens after the intro period expires, moving the rate to 8.50% (Prime + 1%)

Ignoring all per change caps for that first initial change

The screenshot shows a web application window titled "Update Mini-Contract/Group Var Rate Loan Terms". The interface includes a menu bar (File, Edit, Tools, Help), a title bar with window controls, and a main content area. The main content area has a header bar with the title and an "UPDATE" button. Below the header, there are input fields for "Loan account #", "Loan category", "Variable rate code", "Starting rate used for lifetime change caps", and "Starting rate used for annual change caps". The "Loan account #" field contains "GAGE". The "Loan category" field contains "03 SHARE SECURED". The "Variable rate code" field contains "888 OWNR OCC". The "Starting rate used for lifetime change caps" field contains "5.000" and has a lock icon. The "Starting rate used for annual change caps" field contains "5.000" and has a lock icon. Below these fields is a table with three columns: "Change Caps", "Max Increase", and "Max Decrease". The table has four rows: "Per change caps", "Annual change caps", "Lifetime change caps", and "Calculated ceiling/floor caps". The "Per change caps" row has values "3.750" and "0.500". The "Annual change caps" row has values "5.000" and "1.000". The "Lifetime change caps" row has values "6.000" and "5.000". The "Calculated ceiling/floor caps" row has values "11.000" and ".000". Below the table is a "Current rate" field. At the bottom of the window, there are buttons for "Save/Continue" and "Calculate Ceiling/Floor", and a toolbar with navigation icons (back, forward, up, down, print, link, info, help, search).

Change Caps	Max Increase	Max Decrease
Per change caps	3.750	0.500
Annual change caps	5.000	1.000
Lifetime change caps	6.000	5.000
Calculated ceiling/floor caps	11.000	.000

New Routine to Capture PMI and Property Tax for Reporting on 1098 Tax form

- * Tool # 899 – Update IRS Tax Information
 - * Currently Mortgage Insurance Premiums and Property Tax Paid are manually inputted
 - * New beginning of year process to capture PMI and Property Tax Paid

The screenshot displays the 'Member Tax File' tool interface. At the top, there's a blue header bar with the title 'Member Tax File' and a 'CHANGE' button. Below this, the 'Account #' is '324-790 TEST ACCOUNT'. The 'SSN/TIN' field is masked with '■■■■■■■■■■'. The 'Type' is 'LN LOAN ACCOUNT' and the 'IRS year' is '2024'. A 'Foreign citizen' checkbox is present and unchecked. The 'Corp ID' is '01'. A table lists various tax items with their corresponding values: Mortgage/ Heloc interest (0.00), Delinquent fines (0.00), Mortgage points paid (0.00), Mortgage insurance premium paid (1,500.00), Property tax paid (2,500.00), and Reimbursement of overpaid loan interest (0.00). The last two rows are highlighted with a red border. To the right, a 'Verification of Current Tax Reporting Status' section shows: Status of this tax record (Reportable), Tax record classification M (Mortgage/HELOC), Status of loan account ((MEMBER5) record Reportable), and Status of 1098 flag on loan category (Reportable). At the bottom left, there are buttons for 'Add/Update', 'Unlock Fields', and 'Delete'. The bottom of the window features a blue bar with navigation icons: back, forward, up, down, print, link, info, help, and search.

Verification of Current Tax Reporting Status	
Status of this tax record	Reportable
Tax record classification M	Mortgage/HELOC
Status of loan account	(MEMBER5) record Reportable
Status of 1098 flag on loan category	Reportable

Mortgage/ Heloc interest	0.00
Delinquent fines	0.00
Mortgage points paid	0.00
Mortgage insurance premium paid	1,500.00
Property tax paid	2,500.00
Reimbursement of overpaid loan interest	0.00

Buttons: Add/Update, Unlock Fields, Delete

Navigation icons: ← → ↑ ↓ ⏸ 🔗 ⓘ ? @

Populate Loan Data to HMDA Tool

- * Tool # 1090 – HMDA Maintenance
 - * Now updated to prefill specific information that we already have on file
 - * This will help eliminate duplicate entry of data
 - * This will help ensure current information is entered
- * *Note*
 - * This program can also be accessed through tool #51 and tool #2

Field #	Description	Content	Show Filled in Only
2	Legal Entity Identifier (LEI)		
3	Universal Loan Identifier ULI or NULI		
4	Application Date (YYYYMMDD)	20241212	
5	Loan Type		
6	Loan Purpose		
7	Preapproval		
8	Construction Method		
9	Occupancy Type		
10	Loan Amount	1,580.00	
11	Action Taken		
12	Action taken date	[MMDDYYYY]	
13	Street Address	123 EZ STREET	
14	City	GRAND RAPIDS	
15	State	MI	
16	Zip code	123450000	
17	County	kent	
18	Census tract	test	
19	Ethnicity of Applicant or Borrower 1		
20	Ethnicity of Applicant or Borrower 2		
21	Ethnicity of Applicant or Borrower 3		

EFT



- * Retailer Groups for Credit Card Cash Back
- * Retailer Groups for Card Activity Rebates
- * Dual Emboss for Member Individual (MI) Accounts for STAR & PSCU Vendors
- * New Configuration to Control “Order Card” option for ATM/Debit Card

Retailer Groups Activated for Credit Card Cash Back Program

- * Tool # 1550 – Credit Card Cash Back Program Config
 - * Retailer Group feature is now activated
 - * Configure Retailer Groups in Tool #1042
 - * In Tool #1550 Configure Credit Card Cash Back (CCCB) Program using the Retailer Group configured in Tool #1042
 - * Reports display the breakout for the Retailer Groups, just like the MCC Groups
 - * No other changes to the CCCB program

The screenshot shows a web application window titled "Configure Credit Card Cash Back Program". The interface includes a menu bar (File, Edit, Tools, Help) and a "CHANGE" button in the top right. The main content area displays the configuration for a credit card cash back program. Key fields include: "Credit card cash back program code" (05), "Status" (ACTIVE), "Program description" (Local Businesses-Retailer Group), "Cash back per eligible transaction" (Retailer group selected), "Group" (LOCALS), "Cash back rate per eligible transaction by group" (2.00%), and "Cash back rate per eligible transaction by group" (1.00% (all other)). A "Payout Information" section contains fields for "Primary transaction description" (CCCB-Locals), "Short description for secondary trans description with YTD and lifetime points" (CCCB-Locals), "Maximum payout cash back amount" (99,999.99), "Minimum payout cash back amount" (1.00), "Expense G/L account" (271.04), "Forfeit reward for the entire payout period if delinquent over" (999 days), "Payout frequency" (Monthly selected), "Payout method" (Acct adj/credit to principal selected), and "Allow optional payout to a member-selected savings or checking account" (unchecked). A "Last maintained" field shows "Mar 17, 2025" by "QC". A note at the bottom states: "Note: Only purchase transactions with origin code 22 credit card processing are eligible for cash back rebate." The bottom of the window features a navigation bar with icons for back, forward, up, down, print, link, info, help, and search, along with the text "(6825) 3/17/25".

File Edit Tools Help

Configure Credit Card Cash Back Program

CHANGE

Credit card cash back program code 05 Status ACTIVE

Program description Local Businesses-Retailer Group

Cash back per eligible transaction ☐ None ☐ MCC group ☒ Retailer group

Group LOCALS 2.00 %

Cash back rate per eligible transaction by group 1.00 % (all other)

☐ Auto-enroll new accounts upon loan creation

Payout Information

Primary transaction description CCCB-Locals

Short description for secondary trans description with YTD and lifetime points CCCB-Locals

Maximum payout cash back amount 99,999.99

Minimum payout cash back amount 1.00

Expense G/L account 271.04

Forfeit reward for the entire payout period if delinquent over 999 days at the time of the payout

Payout frequency ☒ Monthly ☐ Quarterly ☐ Annual

Payout method ☒ Acct adj/credit to principal ☐ As a regular loan payment

☐ Allow optional payout to a member-selected savings or checking account

Default for new enrollments ☒ Pay to the loan ☐ Pay to base share account (000)

Last maintained Mar 17, 2025 by QC

Note: Only purchase transactions with origin code 22 credit card processing are eligible for cash back rebate.

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(6825) 3/17/25

Retailer Groups Activated for Card Activity Rebates

- * Tool #1320 – Card Activity Rebates Configuration
 - * This allows you to reward members for using their debit card with local merchants
 - * This will allow you to link to any “Retailer Groups” you have created in tool #1042 – Work with Retailer Groups

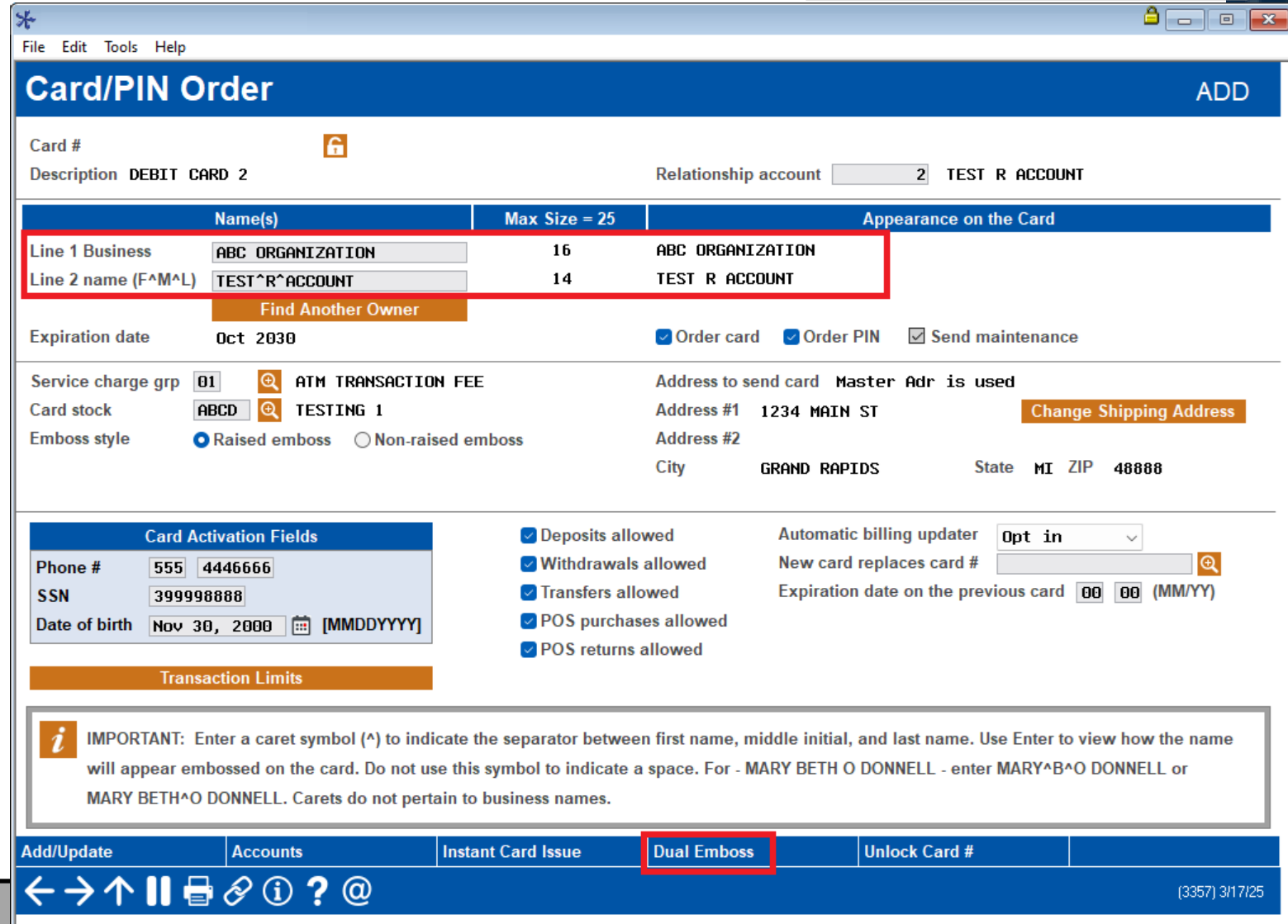
The screenshot shows a web-based configuration tool titled "Configure Card Activity Rebate Program". The interface includes a menu bar with "File", "Edit", "Tools", and "Help". A "CHANGE" button is located in the top right corner. The main configuration area contains the following fields and options:

- Rebate program code:** 01
- Program description:** TEST PROGRAM 01
- Rebate rate per eligible transaction by group:** Radio buttons for "None", "MCC Group", and "Retailer Group" (which is selected and highlighted with a red box).
- Group:** TEST GROUP (with a magnifying glass icon)
- Rebate rate per eligible transaction:** 99.99 %
- Rebate rate per eligible transaction:** 0.00 % (all other)
- Maximum monthly rebate amount:** 999.99
- Per-transaction cap amount:** 99,999.99
- Minimum monthly rebate amount:** 0.00
- Expense G/L account:** 370.40 (with a magnifying glass icon)
- Transaction description:** TEST REBATE PROGRAM
- Transactions to use in rebate calculation:**
 - Type:** Debits Only
 - Origins:**
 - ☒ Origin 16 DEBIT CARD PROCESSING
 - ☒ Origin 13 ATM NETWORK PROCESSING
 - For Origin 13, include:** Radio buttons for "Pin-based POS", "Pin-based ATM", and "Both" (which is selected).

At the bottom of the window is a blue navigation bar containing icons for back, forward, up, down, print, link, info, help, and search.

Dual Emboss for Member Individual (MI) Accounts for STAR & PSCU Vendors

- * Tool # 11 – ATM/Debit Card Maintenance
 - * Dual emboss available for Member Individual (MI) type accounts
 - * Currently available for STAR & PSCU vendors
 - * Contact Cards and Payments department to configure in Oper Tools for your credit union
 - * No changes for MO-Member Organizational type accounts



File Edit Tools Help

Card/PIN Order ADD

Card #

Description DEBIT CARD 2 Relationship account TEST R ACCOUNT

	Name(s)	Max Size = 25	Appearance on the Card
Line 1 Business	ABC ORGANIZATION	16	ABC ORGANIZATION
Line 2 name (F^M^L)	TEST^R^ACCOUNT	14	TEST R ACCOUNT

Find Another Owner

Expiration date Oct 2030 ☒ Order card ☒ Order PIN ☒ Send maintenance

Service charge grp ATM TRANSACTION FEE Address to send card Master Adr is used

Card stock TESTING 1 Address #1 1234 MAIN ST Change Shipping Address

Emboss style ☒ Raised emboss ☐ Non-raised emboss Address #2

City GRAND RAPIDS State MI ZIP 48888

Card Activation Fields

Phone #

SSN

Date of birth [MMDDYYYY]

☒ Deposits allowed ☒ Withdrawals allowed ☒ Transfers allowed ☒ POS purchases allowed ☒ POS returns allowed

Automatic billing updater

New card replaces card #

Expiration date on the previous card (MM/YY)

Transaction Limits

IMPORTANT: Enter a caret symbol (^) to indicate the separator between first name, middle initial, and last name. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space. For - MARY BETH O DONNELL - enter MARY^B^O DONNELL or MARY BETH^O DONNELL. Carets do not pertain to business names.

Add/Update Accounts Instant Card Issue **Dual Emboss** Unlock Card #

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(3357) 3/17/25

Dual Emboss for Member Individual (MI) Accounts for STAR & PSCU Vendors

- * Tool # 12 –Update/Order Online Credit Cards
- * Contact Cards and Payment Team to configure at cardsandpayments@cuanswers.com

File Edit Tools Help

Order a Card: Choose Names to Emboss

ADD NEW

Account # TEST R ACCOUNT Card #

Current Order		Sample Card	
Card stock	XG079	Months until expiration	64
Embossed names	DUAL	Order	01 copies of this card
Embossed style	Raised		
Design/image ID			

My Credit Union

5152 208

ABC ORGANIZATION

TEST R ACCOUNT

Expires 07/30

Name to Emboss on Card

ABC ORGANIZATION

TEST^R^ACCOUNT

Submit Order Instant Issue **Dual Emboss** Refresh Sample

Navigation icons: back, forward, up, down, print, link, info, help, search

(5462) 3/17/25

New Default for Order Card Flag in BIN Configuration

- * ATM/Debit BIN Configuration
 - * New flag-**Default for order card flag** (ATM/debit Cards)
 - * All ATM/Debit BINs will be set to Y
 - * Contact Cards and Payments department to change to N in Oper Menu, if desired
- * Use Tool 146-ATM/Dbt/Crdt: BIN Config Inquiry to view BIN config

File Edit Tools Help

ATM/Debit/Credit BIN Configuration UPDATE

BIN PIN vendor COOP SIG vendor COOP Card order vendor COOP

BIN description DEBIT CARD 2

Card type ☐ ATM ☐ Credit ☒ Debit Routing/Transit # Network type Mastercard

BIN length 6 ☐ PAN contains base Card activation type ☐ Pre ☐ IVR ☒ 1st PIN tran

PAN length 16 ☒ Generate card # ☐ Account type override ☐ Custom PIN allowed

Months to expire 60 Randomized Next card # 311775 Randomized Card supplier

Maximum characters for embossed name 25 Next card increment 5 PIN mailer supplier

Default service charge group 01 ☐ ATM TRANSACTION FEE Vendor fraud program

Features Supported

☐ Card stock code Default stock code ☒ Default for order card flag (ATM/debit cards)

☒ Display/update daily limits Corporate ID 01 ☐ Calculate deposit holds using only business days ☐ Card rewards

☒ Replacement card orders ☐ Authorization hold type ☐ Debit ☒ Miscellaneous ☐ None

☐ New PIN requests Authorization hold days 5

Instant issue Instant Issue ☐ Multiple PANs per credit card loan supported

Default print or queue ☒ Default ☐ Print ☐ Queue Supported card embossing styles Either

Default instant activation ☒ Default ☐ Yes ☐ No ☐ Card designs/images supported Design/image length 99

EMV type IP ☐ Mag strip/Contact chip/Contactless EMV date Jul 07, 2021

☐ Digital issuance via CU employees ☐ Digital issuance via OLB ☐ Push provisioning

Card Expiration

Card expiration process ☐ Update expiration dates & process card reissues ☒ Expiration dates only

☐ Charge fee for reissued cards Fee amount 0.00 G/L account Transaction description

☐ Multiply fee amount by # of cards (Fees will post to the funding account)

Continue Suspend

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(3347) 317125

Miscellaneous Enhancements



- * Phone Operator Check Viewing Exceptions
- * New! Save and Done Button when Updating Payment Protection and Miscellaneous Coverages
- * Clarification for Xtend Shared Branching in Tool #31

New Validation for Invalid Tracer Numbers

- * Account Inquiry or Phone Operator
 - * New message displayed when tracer number is not correct

The screenshot displays the CU*ANSWERS Transaction Inquiry interface. At the top, the title bar reads "Transaction Inquiry" and "CHECKING". Below this, account details are shown: Account # [redacted] CHECKING, Current balance 3,230.91, and Available 3,230.91. A search bar on the left shows "Session 0 CU*BASE GOLD - Additional Transaction Information". The main table lists transactions with columns: Business Date, Activity Date, Activity Time, Amount, Check#, and Balance. A transaction on Jan 02, 2024, for 225.00- is highlighted, with Check# 1490 and Balance 8,208.93. Below the table, a "Transaction description" section shows "S/B CK 1498 7307224". A red box highlights an error message: "0852-Cannot interpret trace number from transaction description". A red arrow points from the "View Check" button to the error message. The bottom of the screen features a navigation bar with icons and a footer with various menu options like "Credit Card Inq", "New Account", "New Type", "Dividend/Interest Calc", "NSF", "Uncollected Funds", "Secured Funds", "OTB/Cards", "Payroll", "Tracker Review", "O/D Protection", and "A2A Tran History".

Business Date	Activity Date	Activity Time	Amount	Check#	Balance
Jan 02, 2024	Jan 02, 2024	19:02:45	225.00-	1490	8,208.93

Origin	Description	Offset
02	SHARE DRAFT/CHECK PROCESSING	734.00

CU^{*}ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

- [illegible]

Screen Clarification to Indicate Xtend Shared Branching

- * Tool # 31 – Reverse Tran/Adjust Drawer (Same Day)
 - * Shared Branch Member checkbox now reads “Xtend Shared Branch Member”

Account base

Teller/drawer ID

☐ Xtend Shared branch member

For current-day transactions only. In-house draft clearings and balance forward transactions may affect another member account.
Repeat this procedure for each account affected.

Database Analyst and Infrastructure Enhancements



- * New Fields Available in Client View Tables for Use in Report Builder.
- * Changes to Underlying API Structure for Scheduled OLB Payments
- * Enhancements to BSA Processing

Thank you for attending!



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Reference Materials:

<https://www.cuanswers.com/resources/doc/release-planning/>